

Commander's Connection



Photo by Staff Sgt. Alicia Prakash

Col. Philip Ruhlman presents Chaplain (Col.) Joe Johnston, 20th Fighter Wing chaplain, a farewell gift Wednesday.

"Commander's Connection" is a link between Col. Philip Ruhlman, 20th Fighter Wing commander, and the Shaw community. Questions or concerns that can't be resolved through normal channels can be called in and recorded at 895-4611 or e-mailed to commandersconnection@shaw.af.mil.

*Callers should leave a name and telephone number in case questions need clarification. Comments of general interest may be published in **The Shaw Spirit**.*

Q It seems every time I drive down Frierson Road, the back gate leading to a dirt road is always opened and unsecured. I have alerted the Security Forces working the Frierson Gate many times. I must say I feel uneasy at night knowing there is a road that leads directly onto the base that is not being guarded. Can something be done to have this gate secured? It would make my family feel much safer knowing that this has been taken care of.

A Thank you for your concern for the safety and security of the installation. I can assure you that area of the base is secure, and the perimeter fence is intact. The gate you've observed to be open is part of a recent addition around base-owned land that was not previously fenced. Since the previous perimeter fence still exists along Patrol Rd. installation security has not been compromised. Thanks for your outstanding vigilance.

Payday loans equal costly cash

By Capt. Bradley A. Morris
20th Fighter Wing Legal Office
Legal assistance chief

Ads are all over the news media. Check-cashing services are offering small, short-term, high-rate loans that go by a variety of names: payday loans, cash advance loans, check advance loans, post-dated check loans or deferred deposit check loans. Usually, a borrower writes a personal check payable to the lender for the amount he wishes to borrow plus a fee. The company gives the borrower the amount of the check minus the fee. Fees charged for payday loans are usually a percentage of the face value of the check or a fee charged per amount borrowed for every \$50 or \$100 loaned. And, if you extend or "roll-over" the loan for another two weeks, you pay the fees for each extension. If you get behind on a payday loan, the annual fees can equal 3-400% of the loan amount borrowed. So be aware of these short "fixes" and avoid them at all costs. There are other options. The Federal Trade Commission recommends that you consider several alternatives before choosing a payday loan:

- When you need credit, shop carefully. Compare offers. Look for the credit offer with the lowest annual percentage rate - consider a small loan from your credit union or small loan company, an advance on pay from your employer, or a loan from family or friends. A cash advance on a credit card also may be a possibility, but it may have a higher interest rate than your other sources of funds: find out the terms before you decide. Also, a local community-based organization may be willing to offer a small business loan.
- Compare the APR, loan fees, interest and other types of credit costs of credit offers to get the lowest cost.
- Ask your creditors for more time to pay your bills. Find out what they will charge for that service.
- Make a realistic budget, and figure your monthly and daily expenditures. Avoid unnecessary purchases - even small daily items. Their



Photo by Staff Sgt. Alicia Prakash

Team Shaw members may be paying up to 400% interest with loans from check cashing establishments.

costs add up. Also, build some savings - even small deposits can help - to avoid borrowing for emergencies, unexpected expenses or other items. For example, by putting the amount of the fee paid on a typical \$300 payday loan in a savings account for six months, you would have extra dollars available. This can give you a buffer against financial emergencies.

■ Find out if you have, or can get, overdraft protection on your checking account. If you are regularly using most or all of the funds in your account and if you make a mistake in your account ledger or records, overdraft protection can help protect you from further credit problems. Find out the terms of overdraft protection.

■ If you need help working out a debt repayment plan with creditors or developing a budget, contact the Family Support Center at 895-1252 or a local consumer credit counseling service. There are non-profit groups in every state that offer credit guidance to consumers. These services are available at little or no cost. Also, check with your employer, credit union or housing authority for no- or low-cost credit counseling programs.

■ If you decide you must use a payday loan, borrow only as much as you can afford to pay with your next paycheck and still have enough to make it to the next payday.

The Shaw Spirit

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Classified ads may also be dropped off at *The Shaw Spirit* office in Bldg. 1122 by Tuesday at 2 p.m.

AF values: Integrity, service, excellence

By Senior Master Sgt. Raymond E. Moore
28th Operational Weather Squadron
First sergeant

Where have the days gone? Where have the days gone when we took pride in our uniform and challenged each other to see who would come in with the sharpest uniform? Now, I see individuals getting dressed on base right outside of their vehicles.

Where have the days gone when we took pride in snapping our sharpest salute to a passing staff car or officer heading in our direction? Now, I see individuals distracted with cell phones, avoiding a salute from passing officers or completely disregarding marked staff cars.

Where have the days gone when we took pride and stopped in our tracks to pay respect during the first note of reveille or retreat? Now, I see individuals running into buildings or jumping into their cars on the very first note played.

Where have the days gone when we snapped to attention when a senior NCO or officer walked into a room and greeted them with a "Good morning sir or ma'am?" Now, I hear individuals addressing superiors with "what's up" or just a head nod without any verbal acknowledgement.

Where have the days gone when we walked around to check on our troops to see how they were doing or just to place a face with a name? Now, I see more than 100 emails a day and a big paperweight.

Where have the days gone when we set our troops up for success by mentoring, leading, guiding and influencing them with our years of experience? Now I see individuals setting themselves up for success. Remember, someone helped you get to where you are today whether you choose to remember it or not.

Where have the days gone when we used desks and tables for their intended purposes? Now, I walk around base and see individuals propping their feet up or sitting on desktops. Where have the days gone when we used our trouser pockets to hold car keys or loose change? Now, I see individuals walking around with their hands in their pockets and so much stuff in the side pockets of their BDUs/DCUs that it looks as though they are wobbling when they walk.

Where have the days gone? They haven't! If you take a moment and look at yourself, can you answer these questions?

Am I living up to the Air Force core values?

Am I living up to the NCO creed?

Am I being an effective leader, mentor and follower?

Am I setting my troops up for success?

Do I know who's in my squadron? Can I put a name to a face?

When was the last time I got up from behind my desk and took some time out to sit and talk to my troops?

Am I making my unit and the Air Force proud?

Am I giving 100 or 50 %?

These are just a few questions to ask yourself before you put on that uniform.

What makes us the greatest military in the world? It's the customs, courtesies, traditions, NCO Corps, Airmen, officers, esprit de corps and cultural diversity.

This is not a senior master sergeant standing on his soap box, but an Airman looking at the future of our military. My job as an NCO is to share what I know with the Airmen of today. The future of our Air Force rests in the hands of those who continue on after other leaders are gone. We must be proactive! We must guide! We must lead! We must mentor!

I could have taken each statement and provided a reference either in Air Force Publication 36-2241, Promotion Fitness Examination; Air Force Instruction 36-2903, Military Dress and Appearance; the "Blue Book", United States Air Force Core Values, policy letters and the list goes on. I task every member of Team Shaw to challenge those who do not want to be in the Air Force, those who do not show respect for the flag, those whose uniform looks as though it has been slept in, those who refuse to impart knowledge on those who are seeking to learn, those who are only out for themselves, those who refuse to salute an officer or a staff car and those who challenge the regulations we all must follow to ensure mission accomplishment.

I will not have anyone do anything that I would not do myself. So, I can tell you I will take great pride in accepting this challenge and I hope you do too.

Save a life, slow down

By Master Sgt. William Curtis
20th Fighter Wing
Weapons safety manager

People are always in a hurry, even though they have plenty of time to get where they are going or finish what they are doing.

I was leaving work the other day and, as usual, the Main Gate was backed up. I use patience in such times because, the way I look at things, I will get there when I get there. Suddenly, a vehicle went flying by in the right lane. I didn't think much about it until I saw that same vehicle cutting off cars in the left lane. Horns were honking. I wondered to myself, "Why was this person in such a hurry and what was so important that risking our lives and his own was justified?"

People in a hurry play a role in many of the major mishaps we have had recently. Everyone is in such a hurry that crucial steps get missed. Most people don't think about the consequences of rushing. Some folks may have a great amount of experience and competence in their jobs and can complete tasks quickly, but the quality of the work must always come first.

Whether you know it or not, what you do affects somebody else down the line. Whether you work in an office or on the flight line, if you hurry it can ultimately affect someone else. For

instance, sloppy documentation on their paperwork could, in the long run, affect someone's career. The consequences of hurrying on the flightline and not following technical data could cause damage to an aircraft, or worse, cause the death of a pilot.

An increasing number of accidents have resulted in fatalities this year. I wish we could stop all accidents from occurring but we can't. We can, however, take preventive measures. When you get into a vehicle, whether it is a car, motorcycle or bicycle, you are taking a risk. Manage that risk by wearing your seatbelt, motorcycle helmet and other safety gear and slow down. Keep an awareness of the traffic around you, especially around intersections and ramps. You never know what can happen, but paying attention may give you just enough time to avoid an accident.

Nearly everything we do both on and off duty has some level of risk. You have to ask yourself, "Is the risk worth the reward or can I take a little more time to decrease the risk?"

How many times has a car sped by you only to be one car in front of you at the next stoplight? It has probably happened more than once.

Start early and get there on time, rather than rushing and maybe not get there at all. Wouldn't you rather be a few minutes early and plan ahead than seriously injured or dead?

Shaw Air Force Base
Air Force Ball
2004
57 Years Old
Sept. 18 at 6 p.m. in the Conference Center
For more information or tickets, call 895-3522.

Ticket prices are:

E-4 and below

\$10 members, \$12 nonmembers

E-5 and above, officers and civilians

\$25 members, \$27 nonmembers

call 895-3522.

Upcoming events:

Birthday Ball Talent Show, Master/Mistress of Ceremony auditions are set for Tuesday 6-8 p.m. at the Community Activities Center. Interested persons, call 2nd Lt. Andi Andrews at 895-2021.